

Self-Funding your stay in a Care Home Adults Social Services and Housing



Moving into a care home

Moving into a care home is a major life changing decision and it is important that you have all the information to make the right choices. This information sets out some of the issues that need to be considered.

If you experience a sudden or gradual deterioration in your health it is still possible to remain in your own home with the right care package. This can be arranged directly from the hospital. We will assist you to look closely at all the possibilities to remain at home.

Who is a Self-Funder?

The term 'self-funder' is given to you if you can meet the full cost of your care home fees.

To be a 'self-funder' you must have sufficient weekly income to meet the fees or have savings/assets of £23,250 (April 2012). This is referred to as 'Upper Capital Threshold' and is increased every April. In most cases this may also include the value of any property you own. (Certain assets and savings can be disregarded- for further details please contact the Finance Department on 01275 888341)

In these cases it is likely that you will be expected to fund your own care home fees.

However, this is not always the case, and so it is advisable to contact us to request advice or a financial assessment.

We can help to arrange the care services. Further information can be found in our Care Navigation Services fact sheet.

Community Care Assessment

Everyone is entitled to an assessment of needs regardless of how much money you may have. This service is free and will help you to decide if living in a care home is the best choice for you.

The assessment will provide a chance to look at other options and ask any questions. There is the possibility of considering Home Care Services, Sheltered Housing or 'Extra Care' Sheltered Housing for example.

An assessment will provide you with the advice and guidance you need to make the right decision.

If you are currently in hospital and have been advised by your medical team to consider moving into a care home, it is advisable to have a community care assessment or to ask for advice and guidance from us before your discharge. The ward will make a referral to us on your behalf.



To request an assessment you can contact:

North Somerset Care Connect

Tel: 01275 888 801

Minicom: 01275 888 805

email: care.connect@n-somerset.gov.uk

Lines are open from 8am to 6pm Monday to Friday

What will it cost?

If you are self-funding you will be given a contract by the home. This will include the agreed weekly fee. It is advisable to find out how often the fee is likely to increase and what extras you may need to pay for. Fees will vary according to the type of care you want, the size of the room and where the care home is located.

Residential Care

If you are receiving residential care, you will have to pay the full cost.

Nursing Care

If you need nursing care, you will be entitled to some financial support from North Somerset Community Partnership (NSCP). This is known as 'NHS- Funded Nursing Care'. A registered nurse will undertake an assessment of your health needs. It is important to ask if the fee quoted to you by any nursing home is including or excluding this payment from the NSCP.

This payment is made directly to the home from April 2012 the rate is £108.70 per week.

For further details contact your local NSCP:

North Somerset Community Partnership

PO Box 237

Castlewood, Tickenham Road

Clevedon, Somerset

BS21 6NN

Tel: 01275 546 818

Website: www.northsomerset.nhs.uk

Continuing Health Care Funding

You may be able to have your full care costs paid by the NHS if you meet the 'continuing care' criteria. This funding is provided in certain cases that require complex nursing needs and requires an assessment by the Primary Care Trust.

For further information contact your local NSCP on 01275 546 818.

Can I claim any benefits to help with my care costs?

Yes. You may be entitled to Attendance Allowance, Disability Living Allowance, Pension Credit or Income Support in addition to the State Retirement pension or Incapacity Benefit.



Attendance Allowance (AA)

If you are 65 or over, you may be entitled to Attendance Allowance to help to pay for the care you need. There are two rates of AA, lower and higher. The higher rate is paid to those needing night time care.

Disability Living Allowance (DLA)

If you are under 65 years of age, you may be entitled to Disability Living Allowance to help pay for the care that you need and/or help with mobility costs.

You can claim AA or DLA by ringing the free telephone number 0800 882200, or if you are over 60 years of age you can contact Care Connect to ask for someone from our Financial Assessment and Benefits (FAB) Team to come to assist you with your claim.

These 2 allowances can be used as an additional income towards the cost of your care home fees. This then reduces the amount of savings you will need to use. These benefits are not means tested

Making the most of your capital

There are different ways to pay for your care homes fees if you do not qualify for our financial support. As a self-funder you will keep some of your benefits and may be eligible to apply for others.

It is always worthwhile seeking independent financial advice about investing any large amounts of money that you have, for example from the sale of your property, with which you may need to fund the cost of long term care. You may wish to discuss this with an Independent Financial Advisor your Bank or one of the major voluntary organisations.

Independent Financial Advice

IFA Promotion

Tel: 020 7833 3131

email: ifacontact@unbiased.co.uk

Website: www.unbiased.co.uk

You could also ask for assistance with benefits advice and applications forms from our Financial Assessment and Benefits (FAB) Team. A member of the team will contact you (or the person looking after your finances) to arrange for a visiting officer to call, at a time to suit you. To request this contact North Somerset Care Connect on 01275 888 801.

When will we give financial help?

It is possible to receive help with funding when your savings have fallen to £23,250 (April 2012) or below. This will involve an assessment to determine your needs as well as a financial assessment.

It is advisable to make a request for an assessment at least 3 months before your savings become reduced to £23,250 (April 2012).



For people receiving financial support from us the care home fees are negotiated every year. There is a 'cost ceiling', this is the maximum rate that North Somerset Council are prepared to pay towards the cost of a care home. Some care homes charge fees about the agreed rate. To find out the current rates you can contact Care Connect on 01275 888 801.

If you choose a home that charges more than the 'cost ceiling' you will need to find a way to pay the difference. This is called a 'Third Party' or 'Top Up'. It is not possible to pay your own 'Top Up' or be your own 'Third Party'. Usually a family member, friend or charitable organisation pays this.

When you are considering moving into a care home you should be aware that if there is likelihood you may need financial support from us in the future and the home costs more than the agreed rate you could:

- Be asked to move to a care home that agrees to accept the agreed rate or
- Be required to find someone to act as your 'Third Party' and agree to pay the difference between what we will pay and the fee the home charges

For more information about Third Party Contributions contact Care Connect or go to our Third Party factsheet at www.n-somerset.gov.uk/socialcareleaflets

Further Advice and Contact Details

If you do not want an assessment of your needs, we can give you information and advice about independent care homes in North Somerset.

All care homes are registered with the Care Quality Commission (CQC). They inspect homes regularly and you can ask the care home to show you their latest report, or request one from CQC:

Care Quality Commission (CQC)

Citygate

Gallowgate

Newcastle upon Tyne NE1 4PA

Telephone: 03000 616 161

The Care Quality Commission has a star rating system for all care homes. A list of these ratings is also available from CQC.

More useful contacts

Age UK Somerset

Tel: 0845 643 4709

Website: www.ageuksomerset.org.uk

Citizens Advice Bureau

Tel: 0844 826 9692

www.northsomersetcab.org



Counsel & Care: Help and Advice for Older People.

Tel: 0845 300 7585

Email: advice@counselandcare.org.uk

Website: www.counselandcare.org.uk

PALS (Patient Advice and Liaison Service)

Waverly House

Old Church Street

Clevedon

BS21 6NN

Tel: 01275 546 770

Email: pals@n-somerset-pct.nhs.uk

This publication is available in Braille or audio formats on request. Help is also available for people who require council information in languages other than English. Please contact 01275 882 851.

For information on all council services, visit our web site at:

www.n-somerset.gov.uk

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